

Information to identify the case:	
Debtor 1	Robert Hardin Jr. First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Michaela Hardin First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-19654-MBK	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Hardin Jr.

Michaela Hardin

11/17/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Hardin, Jr.
Michaela Hardin
Debtors

Case No. 17-19654-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Nov 17, 2022

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 96

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2022:

Recip ID	Recipient Name and Address
db/jdb	Robert Hardin, Jr., Michaela Hardin, 18 Evelyn Ct, Brick, NJ 08723-6800
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
516818721	Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407
516818722	Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564
516818726	BB&T, Attn: Bankruptcy Department, 6010 Golding Center Dr, Winston Salem, NC 27103-9815
516818725	Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6504
516818733	Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129
516818738	Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
516818739	Ditech, 332 Minnesota St Ste 310, Saint Paul, MN 55101-1314
516877805	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516818744	+ Gem Recovery Systems, 99 Kinderkamack Rd Ste 3, Westwood, NJ 07675-3021
516818746	Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
516818752	+ Life Excel, 35 Beaverson Blvd, Brick, NJ 08723-7854
516842629	+ MONMOUTH OCEAN HOSPITAL SERVICE CORP., C/O GEM RECOVERY SYSTEMS, 99 KINDERKAMACK ROAD, SUITE 307, WESTWOOD, NJ 07675-3021
516818754	Meridian Medical Group, PO Box 416923, Boston, MA 02241-6923
516818757	Monarch Recovery, 10965 Decatur Rd, Philadelphia, PA 19154-3210
516818758	Monmouth Ocean Hospital, 4806 Megill Rd Ste 3, Neptune, NJ 07753-6926
516818759	Morris Anesthesia Group, PO Box 4640, Rutherford, NJ 07070-0464
516818764	Patricia McCormack, MD, PO Box 1212, Clifton, NJ 07012-0712
516818765	Shore Health Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860
516818766	Shore Heart Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860
516818767	Southern Ocean Medical Group, PO Box 416289, Boston, MA 02241-6289
517023565	+ Toms River Fitness, 213 Route 37 East, Toms River, NJ 08753-5563
516818784	Township of Brick, PO Box 949, Matawan, NJ 07747-0949

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 17 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 17 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 17 2022 20:43:00	HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
cr	+ Email/Text: RASEBN@raslg.com	Nov 17 2022 20:43:00	U.S. Bank Trust National Association, Robertson,

District/off: 0312-3

User: admin

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516818718	Email/Text: kristin.villneuve@allianceoneinc.com	Nov 17 2022 20:42:00	Anschwitz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
516993023	Email/PDF: bncnotices@becket-lee.com	Nov 17 2022 20:48:09	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516818719	Email/PDF: bncnotices@becket-lee.com	Nov 17 2022 20:48:30	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
516818720	Email/PDF: bncnotices@becket-lee.com	Nov 17 2022 20:48:30	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
516818727	^ MEBN	Nov 17 2022 20:39:49	BCA Financial Services, 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437
516818724	EDI: BANKAMER.COM	Nov 18 2022 01:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516818723	EDI: BANKAMER.COM	Nov 18 2022 01:38:00	Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
516956258	+ EDI: BANKAMER2.COM	Nov 18 2022 01:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516818728	EDI: CAPITALONE.COM	Nov 18 2022 01:38:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
516818729	EDI: CAPITALONE.COM	Nov 18 2022 01:38:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
516818730	EDI: CITICORP.COM	Nov 18 2022 01:38:00	Citi, PO Box 6497, Sioux Falls, SD 57117-6497
516818732	EDI: CITICORP.COM	Nov 18 2022 01:38:00	CitiBank/Best Buy, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
516818731	EDI: CITICORP.COM	Nov 18 2022 01:38:00	Citibank North America, Citicorp Credit Svrs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
516818734	EDI: CITICORP.COM	Nov 18 2022 01:38:00	Citibank/the Home Depot, PO Box 790040, Saint Louis, MO 63179-0040
516818736	+ EDI: WFNNB.COM	Nov 18 2022 01:38:00	Comenity Bank/Bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6289
516818735	EDI: WFNNB.COM	Nov 18 2022 01:38:00	Comenity Bank/Bon Ton, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218
516910702	EDI: CRFRSTNA.COM	Nov 18 2022 01:38:00	Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011
516818737	EDI: CRFRSTNA.COM	Nov 18 2022 01:38:00	Credit First National Assoc, Attn: BK Credit Operations, PO Box 81315, Cleveland, OH 44181-0315
516818787	+ EDI: CITICORP.COM	Nov 18 2022 01:38:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
516818753	+ EDI: CITICORP.COM	Nov 18 2022 01:38:00	Macy's, PO Box 8218, Mason, OH 45040-8218
517076727	EDI: Q3G.COM	Nov 18 2022 01:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516818741	Email/Text: EBNBKNOT@ford.com	Nov 17 2022 20:43:00	Ford Motor Credit, National Bankruptcy Service Center, PO Box 62180, Colorado Springs, CO 80962-2180
516824857	Email/Text: EBNBKNOT@ford.com	Nov 17 2022 20:43:00	Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953

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516818740	Email/Text: data_processing@fin-rec.com	Nov 17 2022 20:43:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
516818742	Email/Text: Banco@frontlineas.com	Nov 17 2022 20:44:00	Frontline Asset Strategies, 2700 Snelling Ave N Ste 250, Roseville, MN 55113-1783
516818743	Email/Text: GCSBankruptcy@gcserv.com	Nov 17 2022 20:42:00	GC Services, 6330 Gulfton St, Houston, TX 77081-1108
516818745	Email/Text: bankruptcy@affglo.com	Nov 17 2022 20:43:00	Global Credit & Collection Corp., 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486
516818747	Email/Text: bankruptcy.notices@hdfs.com	Nov 17 2022 20:43:00	Harley Davidson Financial, Attention: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
516818748	Email/Text: bankruptcy.notices@hdfs.com	Nov 17 2022 20:43:00	Harley Davidson Financial, PO Box 21829, Carson City, NV 89721-1829
516890452	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Nov 17 2022 20:43:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
517047414	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Nov 17 2022 20:44:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
516818749	Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Nov 17 2022 20:44:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20809, Fountain Valley, CA 92728-0809
516818750	EDI: IRS.COM	Nov 18 2022 01:38:00	Internal Revenue Service, 955 S Springfield Ave, Springfield, NJ 07081-3570
517051669	EDI: JEFFERSONCAP.COM	Nov 18 2022 01:38:00	Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617
516818751	EDI: JEFFERSONCAP.COM	Nov 18 2022 01:38:00	Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
516818755	Email/Text: bankruptcypdt@mcmcg.com	Nov 17 2022 20:43:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516818756	+ Email/Text: bankruptcypdt@mcmcg.com	Nov 17 2022 20:43:00	Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517047215	+ Email/Text: bankruptcypdt@mcmcg.com	Nov 17 2022 20:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516818760	Email/Text: list-nes-clientservicesreps-all@nes1.com	Nov 17 2022 20:43:00	National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
518654553	Email/Text: mtgbk@shellpointmtg.com	Nov 17 2022 20:43:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518654552	Email/Text: mtgbk@shellpointmtg.com	Nov 17 2022 20:43:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
516818761	Email/Text: ngisupport@radiusgs.com	Nov 17 2022 20:43:00	Northland Group, PO Box 390905, Minneapolis, MN 55439-0905
516818762	^ MEBN	Nov 17 2022 20:40:04	Northstar Location Services, 4285 Genesee St, Cheektowaga, NY 14225-1943
517075896	EDI: PRA.COM	Nov 18 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517076630	EDI: PRA.COM	Nov 18 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516908729	EDI: Q3G.COM	Nov 18 2022 01:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516818769	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005

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516818770	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015
516818768	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
516820898	+ EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516818771	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank - JCP, PO Box 965007, Orlando, FL 32896-5007
516818772	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank- Walmart, PO Box 960024, Orlando, FL 32896-0024
516818773	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank/ Jc Penneys, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516818774	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516818775	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516818776	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516818777	EDI: RMSC.COM	Nov 18 2022 01:38:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516818781	EDI: TDBANKNORTH.COM	Nov 18 2022 01:38:00	TD Bank, 32 Chestnut St, Lewiston, ME 04240-7744
516818780	EDI: TDBANKNORTH.COM	Nov 18 2022 01:38:00	TD Bank, 70 Gray Rd, Portland, ME 04105-2019
516818782	EDI: TDBANKNORTH.COM	Nov 18 2022 01:38:00	Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744
516818783	EDI: TDBANKNORTH.COM	Nov 18 2022 01:38:00	Td Banknorth, Attn: Bankruptcy, PO Box 1190, Lewiston, ME 04243-1190
516874435	+ Email/Text: bncmail@w-legal.com	Nov 17 2022 20:43:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516818778	EDI: WTRRNBNK.COM	Nov 18 2022 01:38:00	Target, C/O Financial & Retail Svcs Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475
516818779	EDI: WTRRNBNK.COM	Nov 18 2022 01:38:00	Target Card Services, PO Box 673, Minneapolis, MN 55440-0673
519623508	+ Email/Text: bkteam@selenefinance.com	Nov 17 2022 20:43:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
519623509	+ Email/Text: bkteam@selenefinance.com	Nov 17 2022 20:43:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019, U.S. Bank Trust National Association 75019-6295
516818785	EDI: USBANKARS.COM	Nov 18 2022 01:38:00	US Bank, 4325 17th Ave S, Fargo, ND 58103-3538
516818786	EDI: USBANKARS.COM	Nov 18 2022 01:38:00	US Bank/Rms Cc, Card Member Services, PO Box 108, Saint Louis, MO 63166-0108

TOTAL: 72

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-3

User: admin

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Recip ID	Bypass Reason	Name and Address
516856930	*P++	FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180, address filed with court; Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
516833182	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516818763	##	Ocean Pulmonary Associates, 3 Plaza Dr Ste 2, Toms River, NJ 08757-3764

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association cwohlrab@raslg.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association hkplan@rasnj.com kimwilson@raslg.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Laura M. Egeman	on behalf of Creditor New Residential Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Marc C Capone	on behalf of Debtor Robert Hardin Jr. ecf@gbclawgroup.com, GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Joint Debtor Michaela Hardin ecf@gbclawgroup.com GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor New Residential Mortgage LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12